This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) An Internet check payment computer system comprising:

a merchant computer executing a stored program to communicate with the Internet to create an Internet site listing products for sale to the public and indicating an option for payment for the products by check drawn on funds held by a third party bank independent of the merchant;

an anonymous customer computer independent from the merchant computer, and executing a stored program for communicating with the merchant computer over the Internet to identify the product desired to be purchased and to select the check payment option, the computer further transmitting at least one unique customer identifier from a customer over the Internet; and

a processor computer independent from the customer computer and the merchant computer programmed to receive at least one customer identifier in response to a selection of the payment by check option, the processor computer further including a data structure matching the customer identifier to at least one statistical element ~~indicating~~ without communication with the third party bank, a probability of a payment obligation by the customer being honored, and based on that matching statistical element transmitting to the merchant computer an authorization indication indicating whether check payment for the product should be accepted and generating a printed check including the customer's name, the third party bank name, a check amount, and further including bank routing information;

whereby the printed check may be processed at any location using standard check processing channels.

2. (previously presented) The Internet check payment computer system of claim 1 wherein the statistical element is based on a factor selected from a group consisting of a total price of the identified product, the price and timing of previous purchases of other products using the unique customer identifier, the type of identified product and the occurrence of any dishonored payment associated with the previous transactions using the customer identifier.

3. (previously presented) The Internet check payment computer system of claim 1 wherein the authorization provides the following responses:

(1) an indication of not authorized, indicating that the acceptance of a check is not advised;

(2) an indication of authorized with no guarantee, indicating that the acceptance of a check is acceptably subject to the discretion of the merchant; and

(3) an indication of authorized with a guarantee indicating that the amount of the check will be guaranteed.

4. (previously presented) The Internet check payment computer system of claim 1 wherein the processor computer further transmits to a printer information to cause the printing of a check for the purchase of the merchandise.

8. (previously presented) The Internet check payment computer system of claim 1 wherein the statistical element is based on a total price of the identified product.

9. (previously presented) The Internet check payment computer system of claim 1 wherein the statistical element is based on the price and timing of previous purchases of other products using the unique customer identifier.

10. (previously presented) The Internet check payment computer system of claim 1 wherein the statistical element is based on the occurrence of any dishonored payment associated with the previous transactions using the customer identifier.

11. (previously presented) The Internet check payment computer system of claim 1 wherein the unique customer identifier is a driver's license number of a customer operating the customer computer.

13. (previously presented) The Internet check payment computer system of claim 1 wherein the unique customer identifier is selected from the group consisting of: a driver's license number, a phone number, a bank transit and routing number of an account of a customer operating the customer computer.

14. (previously presented) The Internet check payment computer system of claim 1 wherein the data structure further matches the customer identifier to the bank name, the customer name, and the bank routing information.

15. (cancelled)

16. (previously presented) The Internet check payment computer system of claim 1 wherein the processor computer transmits the authorization indication contemporaneously with the selection of the check payment option.